

DOMESTIC AND INTERNATIONAL  
TERRORISM DOCUMENTATION  
AND ANALYSIS OF THREATS IN  
AMERICA ACT

SPEECH OF

**HON. BENNIE G. THOMPSON**

OF MISSISSIPPI

IN THE HOUSE OF REPRESENTATIVES

*Thursday, September 26, 2019*

Mr. THOMPSON of Mississippi. Mr. Speaker, I include in the RECORD a letter endorsing H.R. 3106 from the Leadership Conference on Civil and Human Rights.

THE LEADERSHIP CONFERENCE

ON CIVIL AND HUMAN RIGHTS,

*Washington, DC, September 26, 2019.*

DEAR REPRESENTATIVE: On behalf of The Leadership Conference on Civil and Human Rights, a coalition of more than 200 national organizations committed to promoting and protecting the civil and human rights of all persons in the United States, we urge you to support the Domestic and International Terrorism Act (DATA Act) (H.R.3106).

Congress should use its oversight and appropriations power to demand that federal agencies make public how it is using its resources to fight white supremacist violence. Congress must pass pertinent legislation like the DATA Act to strengthen laws related to hate violence in this country. The DATA Act will provide Congress information about the federal government's approach to counterterrorism, including data on investigations and prosecutions.

We support the DATA Act because it promotes increased oversight of federal counterterrorism activities without creating enhanced authorities or resources like new offices.

The most recent data from FBI documented that hate crimes against African Americans, Latinos, the LGBTQ community, Native Americans, Jews, and Muslims all increased in 2017. Through the DATA Act, Congress has devised ways to improve federal and state responses to hate violence, including how to address FBI Hate Crime Statistics Act underreporting. The DATA Act comes at a crucial time, when too many people in this country feel unwelcome, unsafe, and marginalized due to acts of terror. There is little question that violence committed against individuals because of their race, religion, ethnicity, national origin, gender, gender identity, disability, or sexual orientation remains a serious problem in America. The DATA Act will study these current trends with the intention of combatting hate.

The Leadership Conference applauds Chairman Thompson for placing this key legislation on the suspension calendar for a House vote. The DATA Act will assist Congress in its efforts to elevate the fight against white supremacy and end a climate in which individual perpetrators feel emboldened to act.

Sincerely,

VANITA GUPTA,  
*President & CEO.*

SECURE AND FAIR ENFORCEMENT  
BANKING ACT OF 2019

SPEECH OF

**HON. ED PERLMUTTER**

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, September 25, 2019*

Mr. PERLMUTTER. Madam Speaker, I include in the RECORD the following letters of

endorsement for H.R. 1595, the SAFE Banking Act.

*September 24, 2019.*

DEAR CONGRESSMAN PERLMUTTER: We, the undersigned U.S. trade associations, write to express support for the passage of H.R. 1595, the SAFE Banking Act of 2019, as amended, on the House Floor. Collectively, we represent a majority of the companies, agents, and brokers offering property-casualty, title, and reinsurance (collectively, "insurers") in the U.S. We appreciate your leadership in seeking needed clarity for insurance transactions related to cannabis that are otherwise permissible under state law.

The insurance industry is potentially exposed to liability arising from the differences of the legal treatment of cannabis and cannabis products under federal and state law and regulation at the state level. However, with the addition of key language from H.R. 4074, Clarifying Law Around Insurance Marijuana Act, sponsored by Representative Nydia Velázquez and Representative Steve Stivers, H.R. 1595's safe harbor provisions would prevent federal criminal prosecution of and civil liability for agents, brokers, and insurers, their officers, directors or employees when engaging in the business of insurance in states that have legalized cannabis in some form.

By resolving the legal uncertainty presented by the dueling state and federal treatment of cannabis, the insurance industry can serve both cannabis-related legitimate businesses (CRLBs) and other commercial and personal lines consumers who may have a direct or indirect relationship to state-legalized cannabis, and still be in compliance with the law. Insurers must also continue to satisfy all applicable state statutory or regulatory requirements, such as those pertaining to consumer protections and claims payments.

While the industry still needs additional clarifications to fully resolve the challenges presented by conflicting state and federal cannabis laws, H.R. 1595 is a significant and important step toward legal certainty for our industry.

Again, we greatly appreciate your leadership, and we look forward to continuing to work with you and Congress to ensure our industry is not caught between additional conflicting obligations under federal and state law.

Sincerely,

American Land Title Association (ALTA), American Property Casualty Insurance Association (APCIA), Independent Insurance Agents & Brokers of America (IIABA), National Association of Mutual Insurance Companies (NAMIC), National Association of Professional Insurance Agents (PIA), Reinsurance Association of America (RAA), Wholesale & Specialty Insurance Association (WSIA).

THE COUNCIL OF INSURANCE

AGENTS &amp; BROKERS,

*September 23, 2019.*

Re Support for the SAFE Banking Act.

Hon. ED PERLMUTTER,  
*House of Representatives,*  
*Washington, DC.*

DEAR CONGRESSMAN PERLMUTTER: On behalf of The Council of Insurance Agents and Brokers ("The Council"), I write to express our strong support for the SAFE Banking Act. This bipartisan legislation, we believe, addresses long-standing obstacles to insurer and broker participation in the cannabis market. We urge Congress to pass this important legislation as soon as possible.

By way of background, The Council represents the largest and most successful em-

ployee benefits and property/casualty agencies and brokerage firms. Council member firms annually place more than \$300 billion in commercial insurance business in the United States and abroad. Council members conduct business in some 30,000 locations and employ upwards of 350,000 people worldwide. In addition, Council members specialize in a wide range of insurance products and risk management services for business, industry, government, and the public.

The need for legal cannabis insurance (spanning many lines of insurance and the entire cannabis supply chain) is only growing and many insurance businesses, including brokers, are anxious to enter the market. The primary obstacle to their entry has been and continues to be the threat of felonious liability under federal law. The Council therefore appreciates your efforts to address federal-law barriers.

The SAFE Banking Act will protect persons engaged in the business of insurance who offer insurance products and services to state-legalized cannabis businesses from liability under federal law. The bill, as amended to include insurance businesses, recognizes that insurance is as essential as banking—if not more so—to security, safety and transparency in the cannabis industry. Lack of insurance for the industry adds layers of unnecessary risk and exposure for businesses, their employees, and their customers.

Again, we very much appreciate your leadership on the SAFE Banking Act. We strongly support the bill and look forward to its passage as soon as possible.

Respectfully submitted,

KEN A. CRERAR,  
*President/CEO.*

RURAL COUNTY REPRESENTATIVES  
OF CALIFORNIA

*Sacramento, CA, February 14, 2019.*

Re Secure and Fair Enforcement Banking Act of 2019—SUPPORT.

Hon. ED PERLMUTTER,  
*Member, House of Representatives,*  
*Washington, DC.*

DEAR REPRESENTATIVE PERLMUTTER: On behalf of the Rural County Representatives of California (RCRC), I write to express our support for your "Secure and Fair Enforcement Banking Act of 2019," (Safe Banking Act) which would liberalize our federal banking laws to allow cannabis-related businesses access to financial services. RCRC is an association of California's rural counties, and the RCRC Board of Directors is comprised of elected supervisors from our thirty-six member counties.

California has enacted laws allowing for both medical-use and adult-use of cannabis. In light of the actions of California and other states, it has become apparent there is a need to align federal and state laws when it comes to accessing the banking system. Unfortunately, there is a significant barrier to financial institutions who provide banking services to state- and locally-licensed cannabis businesses as they are subject to criminal prosecution for "aiding and abetting" a federal crime as well as money laundering.

Because current law restricts cannabis businesses from accessing banking services, businesses must operate in an "all cash" scheme, which poses a serious public safety risk. In addition to the Controlled Substances Act, there are a variety of federal banking laws (i.e. the Bank Secrecy Act) which impact the ability of banks to accept monies derived from activities involving cannabis. In February 2014, the Obama Administration issued guidance to financial institutions and the cannabis industry on how the Department of Justice would enforce banking laws related to cannabis. Despite